

In re:  
Rudolf G. Berzins  
Ingrid Berzins  
Debtors

Case No. 17-18410-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 03, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Rudolf G. Berzins, Ingrid Berzins, 610 Cider Mill Lane, Perkasio, PA 18944-4082
14052974	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 04 2023 00:18:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14031844	Email/PDF: bncnotices@becket-lee.com	Mar 04 2023 00:32:19	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14031811	Email/PDF: bncnotices@becket-lee.com	Mar 04 2023 00:32:09	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14054308	+ EDI: BANKAMER2.COM	Mar 04 2023 05:17:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14028260	+ Email/Text: duffyk@co.delaware.pa.us	Mar 04 2023 00:18:00	Delaware County Tax Claim Bureau, 201 W. Front Street, Media, PA 19063-2768
14030848	Email/Text: collecadminbankruptcy@fnni.com	Mar 04 2023 00:18:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14059839	Email/PDF: resurgentbknofications@resurgent.com	Mar 04 2023 00:32:09	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14056258	+ Email/Text: bankruptcygroup@peco-energy.com	Mar 04 2023 00:18:00	PECO Energy Company, 2301 Market Street, S4-1, Philadelphia, PA 19103-1380
14032475	EDI: PENNDEPTREV	Mar 04 2023 05:17:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14032475	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 04 2023 00:18:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14060258	EDI: TDBANKNORTH.COM	Mar 04 2023 05:17:00	TD Bank, N.A., c/o Schiller Knapp Lefkowitz Hertzell LLP, 70 Gray Road, Falmouth, ME 04105
14038798	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 04 2023 00:18:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14753276	+ Email/Text: EBN@edfinancial.com	Mar 04 2023 00:18:00	US Dept. of Education, 120 N. Seven Oaks Dr.,

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Knoxville, TN 37922-2359

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14039252	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14028258	##+	Customers Bank, 1 S. Main Street, Morrisville, PA 19067-1528

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
CAROL E. MOMJIAN	on behalf of Creditor Commonwealth Of PA. Dept. Of Revenue cmomjian@attorneygeneral.gov
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
KERI P EBECK	on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
KEVIN G. MCDONALD	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
LEONARD B. ALTIERI, III	on behalf of Creditor Delaware County Tax Claim Bureau laltieri@toscanigillin.com
MARTIN A. MOONEY	on behalf of Creditor TD Bank N.A. Martin.Mooney@ag.ny.gov kcollins@schillerknapp.com
REBECCA K. MCDOWELL	on behalf of Creditor Customers Bank rmcowell@slgcollect.com pwirth@slgcollect.com;anovoa@slgcollect.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
ZACHARY PERLICK	on behalf of Debtor Rudolf G. Berzins Perlick@verizon.net pireland1@verizon.net
ZACHARY PERLICK	on behalf of Joint Debtor Ingrid Berzins Perlick@verizon.net pireland1@verizon.net

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TOTAL: 12

**Information to identify the case:**

Debtor 1	<u>Rudolf G. Berzins</u>	Social Security number or ITIN	xxx-xx-4321
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Ingrid Berzins</u>	Social Security number or ITIN	xxx-xx-8654
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-18410-mdc			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rudolf G. Berzins

Ingrid Berzins  
aka Ingrida Berzins

3/2/23

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**